

# Global Market Report 2025 on Artificial Intelligence (AI) in Financial Wellness: Growth, Drivers, and Trends to 2029

*The Business Research Company's Artificial Intelligence (AI) In Financial Wellness Global Market Report 2025 – Market Size, Trends, And Forecast 2025-2034*

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[/Einpresswire.com/](https://www.einpresswire.com/) -- The use of

[artificial intelligence \(AI\) in financial wellness market](#) has rapidly become a transformative force in the financial services sector. With increasing digitalization and consumer interest in personalized financial solutions, the AI-driven financial wellness market is set to experience remarkable growth in the coming years. Let's explore the current market size, key growth drivers, regional dynamics, and trends shaping this fast-evolving industry.



It will grow to \$75.72 billion in 2029 at a compound annual growth rate (CAGR) of 33.6%”

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Artificial Intelligence in Financial Wellness Market Size and Expected Growth

The [artificial intelligence in financial wellness market growth](#) has witnessed substantial expansion recently. It is projected to rise from \$17.73 billion in 2024 to \$23.74 billion in 2025, marking a robust compound annual growth

rate (CAGR) of 33.9%. This earlier growth period was largely fueled by the rise of fintech companies, broader digital adoption in financial services, increasing consumer demand for tailored financial advice, growing awareness about financial wellness, and economic uncertainties.

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Looking ahead, the market is expected to continue its rapid ascent, reaching \$75.72 billion by 2029 with a CAGR of 33.6%. Factors driving this future expansion include the rising need for

automated financial services, employers expanding financial wellness programs for employees, greater emphasis on financial education, heightened attention to mental health and financial well-being, and further AI integration into different areas of financial services. Emerging trends anticipated during this period involve combining AI with blockchain, AI-powered wealth management tools, mobile banking adoption, AI-based customer support, and fraud detection systems powered by AI.

### What Artificial Intelligence in Financial Wellness Encompasses

Artificial intelligence in financial wellness leverages sophisticated technologies such as machine learning and predictive analytics to improve individuals' financial health. These AI solutions offer customized financial guidance, automate budgeting and investment tasks, and provide insights into spending and saving behaviors. Additionally, AI tools aid in fraud detection, enhance credit score management, and educate users on financial matters, ultimately empowering them to make smarter financial choices.

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<https://www.thebusinessresearchcompany.com/report/artificial-intelligence-ai-in-financial-wellness-global-market-report>

### How Growing Financial Accessibility Propels Market Expansion

One major factor boosting the artificial intelligence in financial wellness market is the increasing accessibility of financial services. Financial accessibility means enabling people from diverse economic backgrounds, locations, or financial experiences to easily access and use financial products and services. Greater financial access supports wealth-building and financial stability, promoting economic inclusion and reducing financial disparities. AI contributes significantly by delivering personalized, automated financial advice to underserved populations, simplifying complex financial processes, and offering cost-effective, tailored solutions.

For example, in October 2023, the International Monetary Fund reported significant growth in digital banking usage across regions. In Europe and the Western Hemisphere, online banking transactions per 1,000 adults increased by over 20% in 2022. Meanwhile, in Asia and the Pacific, deposit account numbers grew by 13%, largely driven by increases in countries like China, Nepal, and Indonesia. These developments highlight how expanding financial accessibility strongly supports AI adoption in financial wellness.

### Regional Distribution and Market Leadership in Artificial Intelligence for Financial Wellness

In 2024, North America held the largest share of the artificial intelligence in financial wellness market. The market analysis also covers major regions including Asia-Pacific, Western Europe, Eastern Europe, South America, the Middle East, and Africa, providing a comprehensive global perspective on regional trends and growth opportunities within this sector.

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